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You
Tried the

"HERO" and "CRUSADER" Cigar

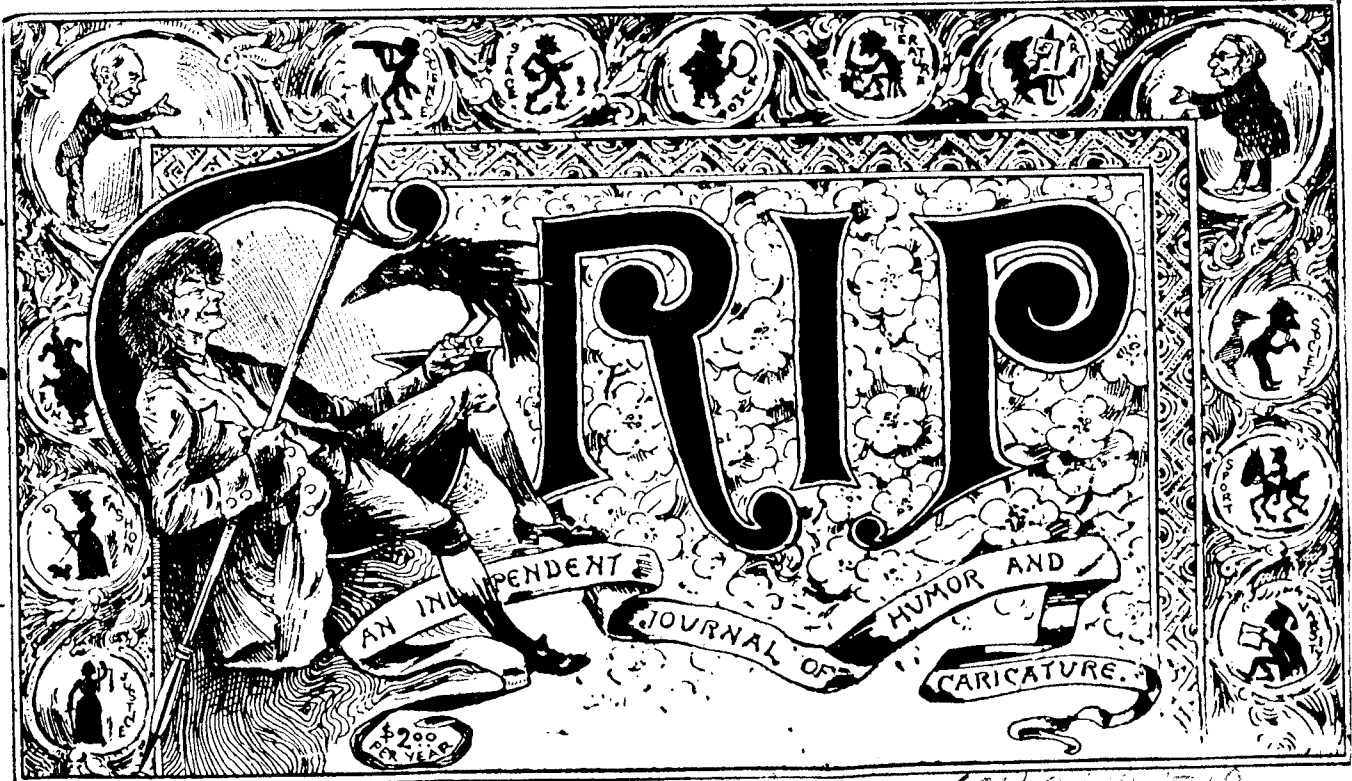
MANUFACTURED BY
J. Rattray & Co., Montreal

IN THIS
COUNTRY

J. Rattray & Co., Montreal

The Greatest
Assortment of

Tobacconists' Fancy Goods



THE LARGEST
STOCK OF
Imported CIGARS

IN THE : :
DOMINION

J. Rattray & Co., Montreal

VOL. XXXIX.—No. 21.

TORONTO, NOVEMBER 19, 1892.

No. 1014.

Assessment
System

Safe Sound
Sure Secure

Mutual . .

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The Mutual Reserve Fund Life Association

OF NEW YORK

E. B. HARPER, President

Business Last Year Exceeded Fifty Million Dollars

\$46,587,094.00

NEW BUSINESS
RECEIVED

During the first ten months of 1892

\$6,766,179.00

AN EXCESS OF
OVER SAME PERIOD OF 1891

Death Claims Paid over \$14,000,000.00 | Cash Reserve Surplus \$3,305,998.14

Acknowledgments:

W. J. McMurtry, Esq., Toronto, Ont.

TORONTO, Oct. 8, 1892.

DEAR SIR,—Allow me through you to thank the Mutual Reserve Fund Life Association of New York, for their prompt payment of \$10,000, being the amount of insurance on the life of my late husband, Thomas Gilbert, of Toronto Junction, under Policy No. 76,830. Yours truly, JANE GILBERT.

TORONTO, Sept. 26, 1892.

W. J. McMurtry, Esq., Man. Mutual Reserve Fund Life Assoc'n, Toronto.

DEAR SIR,—Please convey to President Harper and the officers of the Mutual Reserve Fund Life Association, my sincere thanks for the prompt payment of my claim under Policy No. 78,310 on the life of my late husband, John K. Shepherd. Yours truly, DORCAS L. SHEPHERD.

TORONTO Oct. 11, 1892.

W. J. McMurtry, Esq., Man. Mutual Reserve Fund Life Assoc'n, Toronto.

DEAR SIR,—I beg to acknowledge the receipt of a cheque in settlement of Policy No. 12,677 for \$2,000 on the life of my late husband, Robt. Brackenbury. I also desire to express my appreciation of the prompt action of the Mutual Reserve Fund Life Association. Your customary payment of ten per cent, immediately upon notice of the death is very commendable, and in many cases proves a great boon. I can with confidence recommend intending insurers to the Mutual Reserve Fund Life Association.

Respectfully Yours, MARY L. BRACKENBURY.

MEREDITH, CAMERON & JUDD,
Barristers, Solicitors, etc.

ROBINSON HALL CHAMBERS,
55 DUNDAS STREET,
LONDON, CAN., Oct. 27, 1892.

W. J. McMurtry, Esq., Mail Building, Toronto, Ont.

DEAR SIR,—Your letter of the 20th of October, enclosing cheque for \$7.82, for unearned premium on Policy No. 112,436 in the Mutual Reserve Fund Life Association, came to hand in my absence from the office, which has caused the delay in answering the same. I beg also to acknowledge the receipt of cheque for \$1,000 in payment of the amount due under the above policy. I might say, in making this acknowledgment, that I most sincerely thank the officers of your Company for the courteous manner in which I have been treated throughout the whole of our dealings in connection with proving the loss under the policy. Please convey this message to your Head Office.

I had not expected to receive anything further from you than the thousand dollars. I was not aware until I received your letter of the 20th that we were entitled to the unearned premium, and it could have been, had the Association wished to act dishonestly, kept from us without our having had any knowledge that we were entitled to more than the thousand dollars. I say this because it shows the honesty and liberality of the Company in paying up these unearned premium claims against it whether the beneficiaries really know whether they are entitled or not. With best wishes for the Company,

I remain, yours truly, JOSEPH C. JUDD,

[We may explain that in this case the deceased paid his premiums semi-annually, and the unearned premium referred to is the difference between the semi-annual payment and the amount required to pay Mr. Judd's premium from the beginning of his policy year up to the date of his death.]

W. J. McMURTRY, Man. for Ontario, Mail Building, Toronto

CIRCULARS SENT IF REQUESTED.
Agents Wanted in all Unrepresented Districts